

User Guide

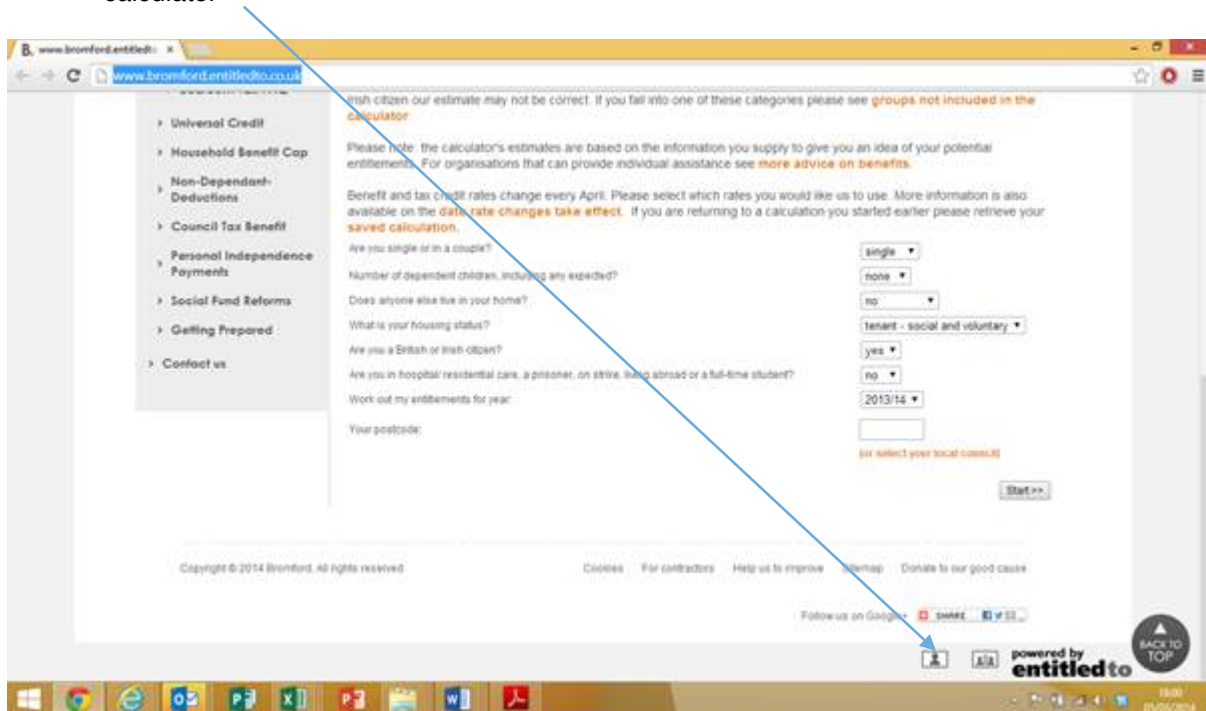
Getting started in Adviser (calculations)

Getting started

The entitledto adviser calculator is a web based benefit calculator which is accessible on any device with internet access. You will need a username and password to log in.

There are two ways to login to the adviser:

1. By entering the site/url set up for your organisation into your internet browser.
2. By using the single head icon via your public entitledto calculator at the base of your calculator



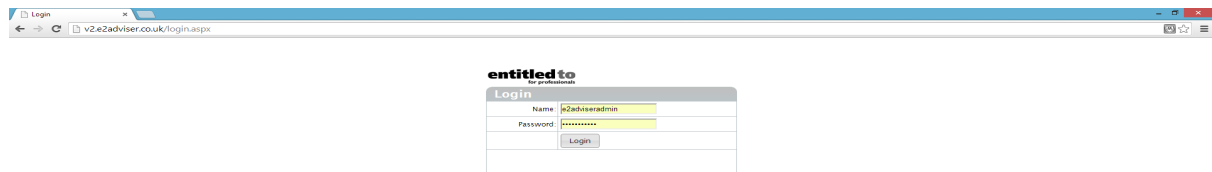
Once you login your details you will be presented with a login screen

Note:



This icon will allow you to login as an adviser using the public site version, which is useful if you are working one-to-one with a customer.

User Guide

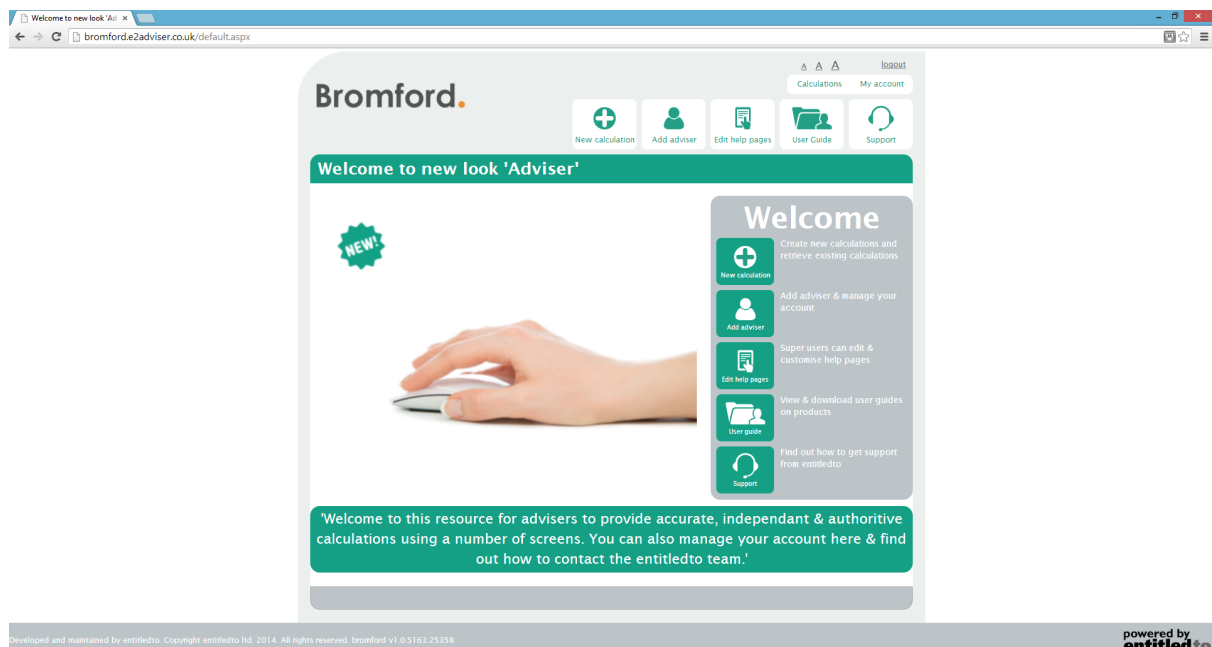


Welcome Screen

When you log in as an adviser you will be presented with a welcome screen. To start your calculations click on the new calculation icon at the top of the page this will take you to the first page of the calculator.

To start a new calculation or bring up an existing calculation you will need to type the customer's reference number into the box: Reference ID.

NOTE: You should never use the customer's name in this box. For data protection reasons, always use a reference number unique to that customer.



If you enter the number of an existing customer and select 'Open', the calculator will bring up the existing details. If the number has not been used before, you can now enter their details. When you have entered the details and selected 'Next', the details will be saved and you will be able to open the calculation from this screen in the future.

User Guide

Entering details

Each page of the calculator asks a series of questions. The answers to these questions will allow us to work out the correct benefits and tax credits for the household entered. In order to make the calculator quick and easy to use, most questions have a default answer. These answers are set as the most common answers to these questions, so you only have to change the answers that are different to the defaults.

The calculator only asks questions that are relevant to the household. If an answer to a question means we need more than the basic information, we open up more questions. For example if the answer to the question, 'Single or Couple?' is 'Couple', we ask more questions about the customer's partner.

User Guide

The questions are designed to be simple and straightforward without lots of unnecessary text. In order to get a full explanation of the issues surrounding a question, click on the blue information button next to it. This will take you to a help page with more details on that topic. This is the help page on Housing Status. Whenever you see a blue hyperlink on a help page, this will take you to another page with more information on that related topic.

Every time you click on 'Next' the answers for that page are saved. This means that you can stop a calculation part way through and return to it at the point you left it at any time.

User Guide

It also means that once you have input the details the first time, you only have to come back to these pages if something changes. For example, if the customer has a partner move in, you will need to come back to the first page and input the details of that partner.

When entering details for children, you will usually need to input their age bracket and gender. This is used to work out their age for the bedroom calculation for social tenants and private tenants.

For children under the age of 1 the calculator needs to know their date of birth in order to work out their Child Tax Credit. If a child is not yet born, the calculator will work out their Housing Benefit with that child in the household. However, they will only receive that rate once the child is born. If you wish to work out their Housing Benefit without that child in the household, they should be removed from the calculation. It is possible to add or remove children from the household at this point in order to allow for this.

For children over the age of 15, they should normally only be treated as children if the customer still receives child benefit for them. If children over the age of 15 are entered the calculator will request the date that their child benefit ends. This will allow the correct Child Tax Credit to be calculated.

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Calculations My account

New calculation Add adviser Edit help pages User Guide Support

Child two additional details :test 26

1) Client details 2) Children List 3) Child Details 4) Council Tax & Housing costs 5) Entitlements 6) Income for benefits 7) Results

Child two additional details

Please enter the date when the child stops qualifying for Child Benefit (dd/mm/yyyy)?

Eligible benefits

✗ JSA	✗ ESA	✗ Income Support
✗ Universal Credit	✗ Housing Benefit	✗ Council Tax Support
✗ Working Tax Credit	✓ Child Tax Credit	✓ Child Benefit
✗ Pension Credit		

<< Prev Next >>

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Housing Costs

Depending on the housing status of the customer, different screens will come up for rent, mortgage costs and/or council tax. If the customer's post code has been entered on the first page of the calculator (this is required for private tenants) the calculator will use this to work out their local housing allowance (if they are a private tenant) and the local authority area for their council tax.

User Guide

If the customer's council tax band is entered, the correct council tax will be picked up from a database of the average council tax amounts in the area. If the details entered show that the customer lives on their own they will be given a 25% discount on their council tax by default, although this can be manually changed if they do not receive the single person's discount.

For private and social tenants the calculator works out the appropriate number of bedrooms they are entitled to, based on the number of people in the household. A number of questions on the housing costs pages may give extra bedrooms in their entitlement. These have complicated rules so there are detailed help pages available to explain when these extra bedrooms should be allocated. It is possible to manually change the bedroom entitlement for private tenants by over typing the amount calculated.

Entitlements

The entitlements page does two things.

1. It tells the calculator which out-of-work benefits to calculate. This should usually be the benefit the customer currently receives. It defaults to Jobseeker's Allowance, but can be adjusted to whichever benefit they receive.
2. If the customer currently receives any non-means tested benefits, they can be input here. Receipt of these types of benefits will affect entitlement to the mean-tested benefits that the calculator works out. As they are input, the typical amount of entitlement will be input by default, but can be over typed if a different amount is received.
If the customer or partner receives a disability benefit, selecting 'Yes' to the question 'Client receiving disability or sickness benefits for themselves?' will bring up a list of all disability or sickness benefits that can affect the calculation.

User Guide

Entitlements - test 26

1) Client details 2) Children List 3) Child Details 4) Council Tax & Housing costs 5) Entitlements 6) Income for benefits 7) Results

Click on ? for help

Entitlements

Client eligible for/receiving/until recently received disability or sickness benefits?

Is client already claiming out-of-work benefits?

Which out-of-work benefit does client intend to claim?

Household eligible for/receiving tax credits?

client disability or sickness benefits

client disability or sickness benefits	Rate	amount per week £
Client Attendance Allowance	<input type="text" value="no"/>	<input type="text"/>
Client Disability Living Allowance - care	<input type="text" value="no"/>	<input type="text"/>
Client Disability Living Allowance - mobility	<input type="text" value="no"/>	<input type="text"/>
Client Personal Independence Payment - daily living	<input type="text" value="no"/>	<input type="text"/>
Client Personal Independence Payment - mobility	<input type="text" value="no"/>	<input type="text"/>
Client registered blind (or ceased within last 6 months)	<input type="text" value="no"/>	<input type="text"/>
Client Incapacity Benefit	<input type="text" value="no"/>	<input type="text"/>
Client Employment and Support Allowance (contribution-based)	<input type="text" value="no"/>	<input type="text"/>
Client Severe Disablement Allowance	<input type="text" value="no"/>	<input type="text"/>
Client Industrial Injuries Disablement Benefits	<input type="text" value="no"/>	<input type="text"/>
Client Incapable of work for over 52 weeks (inc. linking rules)	<input type="text" value="no"/>	<input type="text"/>
Client Statutory Sick Pay	<input type="text" value="no"/>	<input type="text"/>
Client Occupational Sick Pay	<input type="text" value="no"/>	<input type="text"/>

Income for Tax credits

Where the calculator identifies that a customer may qualify for Tax credits then this page needs to be completed with both last year's income and what the change is (if any) for this year.

User Guide

income for tax credits - test 26

bromford.e2adviser.co.uk/calc/income_for_tax_credits.aspx?cid=23dc3ee1-1520-4c76-9e58-b1d526ce8dd7&sid=149

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Calculations My account

New calculation Add adviser Edit help pages User Guide Support

test 26

1) Client details 2) Children List 3) Child Details 4) Council Tax & Housing costs 5) Entitlements 6) Income for tax credits 7) Tax credit award 8) Income for benefits 9) Results

Click on 7 for help

Income for tax credits

	Client	Partner
Select payment frequency:	yearly	weekly
Gross earnings (2012-2013)	0	0
Gross pension contributions (2012-2013)	0	0
Gift aid payments (2012-2013)	0	0
Social security benefit income (2012-2013)	0	0
Other income above £300 (2012-2013)	0	0
Weeks receiving statutory maternity/paternity/adoption pay (2012-2013)	none	none
Is your income this year (2013/14)	the same	

Income from child benefit and from maintenance payments is not included in income for tax credits

Eligible benefits

✓ ISA	✗ ESA	✗ Income Support
✗ Universal Credit	✓ Housing Benefit	✓ Council Tax Support
✗ Working Tax Credits	✓ Child Tax Credit	✓ Child Benefit
✗ Pension Credits		

<< Prev Next >>

Tax credit award - test 26

bromford.e2adviser.co.uk/calc/tax_credit_award.aspx?cid=23dc3ee1-1520-4c76-9e58-b1d526ce8dd7&sid=149

logout

Calculations

My account

+

New calculation

+

Add adviser

?

Edit help pages

+

User Guide

?

Support

test 26

1) Client details

2) Children List

3) Child Details

4) Council Tax & Housing costs

5) Entitlements

6) Income for tax credits

7) Tax credit award

8) Income for benefits

9) Results

Tax credit award

Click on **7** for help

Your estimated entitlement to tax credits is shown below. However, because of the way tax credits work the amount you actually receive may be different from our estimate. If you already receive tax credits but get a different amount then please indicate this below and enter the amount you actually receive. This will allow us to work out your benefit entitlement correctly.

Income from Working Tax Credit (weekly amount currently received):

£ 0.00

Income from Child Tax Credit (weekly amount currently received):

£ 114.94

Use calculated tax credit amount in benefit assessment?

yes

Eligible benefits

✓ ISA

✗ Universal Credit

✗ Working Tax Credit

✗ Pension Credit

✗ ESA

✓ Housing Benefit

✓ Child Tax Credit

✗ Income Support

✓ Council Tax Support

✓ Child Benefit

<< Prev

Next >>

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Other income

User Guide

The last information required to calculate entitlements is any other income that they might receive. Specific incomes that are treated in particular ways in the benefit rules can be input here.

If the customer and partner have savings or capital of more than £6000 it can affect their entitlements. If the box for savings is ticked another page will come up where the savings and capital can be entered.

income for benefits - test 26

1) Client details 2) Children List 3) Child Details 4) Council Tax & Housing costs 5) Entitlements 6) Income for tax credits 7) Tax credit award 8) Income for benefits 9) Results

Click on 1 for help

income for benefits

Client	
Gross earnings	0.00 per week
National Insurance status	contracted-in employee contracted-out employee self employed not liable for NICs
Blind person's allowance	
Pension contributions (gross)	0.00 per
Income tax paid	0 per
National Insurance paid	0 per
Net earnings after tax and National Insurance	0 per
Are your net earnings different from the figure shown above?	no
Part-time fireman, coastguard or member of the TA?	
Works as a self-employed childminder?	no
Income from spousal maintenance payments?	no
Income from charity or voluntary sources?	no
Income from sub-tenants?	no
Pays towards upkeep of a student?	no
Income from child maintenance payments?	no
Income from non-state pensions	no
Income from other sources	no
Household savings over £6,000?	
Does client own property other than current home?	

User Guide

Results

As you progress through the calculator the benefits being identified are shown at the bottom of the calculator with ticks next to them, other benefits covered but not relevant to the customer have red crosses by them.

The screenshot shows the 'Results : test 26' page. It includes a table for 'Means tested bill reductions' with columns for benefit name, current amount, and entitlement amount. Below this is a table for 'Other income entitlements' showing 'Child Benefit' and 'Total Entitlements'. A sidebar on the left contains expandable sections for 'Benefits and tax credits', 'Other entitlements', 'Better off in work calculation', 'What if? calculation', 'Universal Credit calculation', 'Pension age calculation', 'Edit this calculation', 'Effect of welfare reform', 'Graphs', 'Print results', and 'Email results'. At the bottom, there is a section for 'Eligible benefits' with a grid of checkboxes for various benefits like JSA, Universal Credit, Working Tax Credit, Pension Credit, ESA, Housing Benefit, Child Tax Credit, Income Support, Council Tax Support, and Child Benefit.

Means tested bill reductions		
Council Tax Support	£897.44	£17.21
Housing Benefit	£5,200.00	£100.00

Other income entitlements		
Child Benefit	£1,752.40	£33.70
Total Entitlements	£17,581.78	£337.55 weekly

Eligible benefits

<input checked="" type="checkbox"/> JSA	<input checked="" type="checkbox"/> ESA	<input checked="" type="checkbox"/> Income Support
<input checked="" type="checkbox"/> Universal Credit	<input checked="" type="checkbox"/> Housing Benefit	<input checked="" type="checkbox"/> Council Tax Support
<input checked="" type="checkbox"/> Working Tax Credit	<input checked="" type="checkbox"/> Child Tax Credit	<input checked="" type="checkbox"/> Child Benefit
<input checked="" type="checkbox"/> Pension Credit		

When you get to the results page the benefits and support identified is shown in a table with the amounts and notes relating to the award.

The screenshot shows the 'Results : test 26' page with a navigation bar at the top. Below the navigation bar is a 'Results' section with a table of 'Means tested income entitlements' and a 'Your results' section. The 'Your results' section includes a table of 'Means tested income entitlements' and a 'Your results' section. The 'Your results' section includes a table of 'Means tested income entitlements' and a 'Your results' section.

Means tested income entitlements		
Final Tax Credit	£5,993.30	£114.94
JSA	£3,738.64	£71.70

Means tested bill reductions

Council Tax Support	£897.44	£17.21
Housing Benefit	£5,200.00	£100.00

Other income entitlements

Child Benefit	£1,752.40	£33.70
Total Entitlements	£17,581.78	£337.55 weekly

User Guide

Further down the results page are drop down areas which give further details.

The screenshot shows the 'Results: test 26' page on the Bromford e2adviser website. The page displays a summary of entitlements and a list of expandable sections for further details.

Means tested bill reductions		
Council Tax Support	£897.44	£17.21
Housing Benefit	£5,200.00	£100.00

Other income entitlements

Child Benefit		
Total Entitlements	£1,752.40	£33.70

Eligible benefits

- ISA
- Universal Credit
- Working Tax Credit
- Pension Credit
- ESA
- Housing Benefit
- Child Tax Credit
- Income Support
- Council Tax Support
- Child Benefit

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Some drop downs are for additional information for the customer e.g. Benefits and other Tax credits which explains how to claim their entitlements and Other entitlements shows other grants and help that may be available.

The screenshot shows the 'Results: test 26' page on the Bromford e2adviser website, displaying detailed information for 'Benefits and tax credits' and 'Other entitlements'.

Benefits and tax credits

Your results are based on 2013-2014 benefit rates. The results table shows all the benefits you can claim (it may list ones you're already receiving too) and the amount you should get. The calculation is based on the information entered and is an estimate, not a guarantee of entitlement. If the amounts we've given you differ from what you're getting at the moment, you should contact the agency that pays the benefit for further advice. Use the links below to get more information and to find out how to claim.

- Tax Credits
- ISA
- Council Tax Support
- Housing Benefit
- Child Benefit

Other entitlements

We have used the information you have entered to search for other entitlements you may qualify for. The links below provide more information on benefits and allowances you may qualify for. To find out more please click on the links

- Local welfare fund
- Free school meals
- Funeral Grant
- NHS Low Income Scheme
- Discretionary Housing Payment
- Warm Homes Discount
- Boiler Grants

Better off in work calculation

To see how much better off you would be in work we need details of the job you are thinking about. We will use this information to calculate how much you will earn after tax and if you qualify for in-work benefits and tax credits.

If you expect to have childcare costs when you go back to work you should also enter any [childcare costs](#) you can claim for. Please enter the amount you think you will spend when you are working

Employee or self-employed?

Number of jobs:

Hours worked: per week

Wage rate: £ per hour

Childcare costs: £ per week

User Guide

Better off in work section.

The Better off in work section of the calculator allows a customer who is not currently in work to add in work earnings and child care costs and then see how this would affect their benefit entitlement.

The hourly rate defaults to the national minimum wage but can be amended. The results are then shown in a table with view and print options.

Better off in work calculation

To see how much better off you would be in work we need details of the job you are thinking about. We will use this information to calculate how much you will earn after tax and if you qualify for in-work benefits and tax credits.

If you expect to have childcare costs when you go back to work you should also enter any [childcare costs](#) you can claim for. Please enter the amount you think you will spend when you are working

Employee or self-employed?

Number of jobs: per week

Hours worked: per week

Wage rate: £ per hour

Childcare costs: £ per week

You could be £92.56 per week better off in work

Income	per year	per week
Tax Credits	£9,212.10	£176.97
Council Tax Benefit	£0.00	£0.00
Housing Benefit	£1,919.70	£36.92
Child Benefit	£1,752.40	£33.70
Client Earned Income (net)	£9,532.76	£182.82
Total	£22,416.96	£430.11

You will be entitled to Working Tax Credit under the details entered. We have included this income when working out your other benefits. If you are not already claiming please get more information on [how to claim tax credits](#).

Based on you working 30 hours per week and earning £6.31 per hour (estimate does not include travel costs)

[Extra help when entering work](#)
[View results as easy print web page](#)
[View results as PDF you can download and save](#)

What if? calculation
 Universal Credit calculation
 Pension age calculation

User Guide

What If section:

The what if page is for customers who may be anticipating a change in circumstance

Results: test 26
bromford.e2adviser.co.uk/results/your_calculation_results.aspx?cid=23dc3ee1-1520-4c76-9e58-b1d526ce8dd7&adj=302&ctylauaid=00CW

Council Tax Benefit	£0.00	£0.00
Housing Benefit	£1,919.70	£36.92
Child Benefit	£1,752.40	£33.70
Client Earned Income (net)	£9,532.78	£182.82
Total:	£22,416.96	£430.11

You will be entitled to Working Tax Credit under the details entered. We have included this income when working out your other benefits. If you are not already claiming please get more information on [how to claim tax credits](#).

Based on you working 30 hours per week and earning £6.31 per hour (estimate does not include travel costs)

[Extra help when entering work](#)
[View results as easy print web page](#)
[View results as PDF you can download and save](#)

What If? calculation

In order to compare your current calculation results with those for a different set of circumstances, you can perform a 'What If?' calculation. Use the New reference id generated or enter your own and click on 'Start a new What If? calculation'.

If you want to compare your circumstances in response to changes in work or childcare, please use the 'How much better off would you be in work?' section below.

New reference id: test 26 v1

- Universal Credit calculation
- Pension age calculation
- Edit this calculation
- Effect of welfare reform
- Graphs
- Print results
- Email results

Eligible benefits

✓ ISA	✗ FSA	✗ Income Support
✗ Universal Credit	✓ Housing Benefit	✓ Council Tax Support

This runs the calculator with the same details in the fields until you input the anticipated change.

In this example I have amended the rent costs and this is shown in the results.

User Guide

Results: test 26 v1

bromford.e2adviser.co.uk/results/your_calculation_results.aspx?cid=68925272-eb6b-4a36-a954-9e6f4a84272c&adj=302&ctylauaid=00CW

Support £7,800.00 £150.00

Housing Benefit £114.94 from child tax credit.

You should not have to pay rent as you qualify for full Housing Benefit. For more information on what qualifies see [eligible rent for Housing Benefit](#). Our calculation is based on you receiving £114.94 from child tax credit.

Other income entitlements

Child Benefit	£1,752.40	£33.70
Total Entitlements	£20,181.78	£387.55 weekly

☒ Benefits and tax credits

☒ Other entitlements

☒ Better off in work calculation

Your 'What If?' calculation results

The results for the different sets of circumstances are detailed below:

Weekly Yearly

Reference ID	Tax Credits Final Tax Credit	JSAB00	Council Tax Support	Housing Benefit	Total means tested Total Income entitlement
test_26	£114.94 £71.70 (i)		£18.81 (d)	£100.00 (d)	£305.45
test_26_v1	£114.94 £71.70 (i)		£18.81 (d)	£150.00 (d)	£355.45

(1) Assumes adult-only JSAB00
(2) Based on an income of £114.94 from tax credits.
(3) Based on an income of £114.94 from tax credits.
(4) Assumes adult-only JSAB00
(5) Based on an income of £114.94 from tax credits.
(6) Based on an income of £114.94 from tax credits.

To add another 'What If?' calculation. Use the 'New reference id' generated or enter your own and click on 'Add another 'What If?' calculation'

New reference id: test 26 v1

☒ Universal Credit calculation

☒ Pension age calculation

☐ Edit this calculation

☐ Effect of welfare reform

Universal Credit calculation

Shows what a customer would be entitled to if they were to move onto Universal Credit (UC) with their current circumstances. This is to help the customer understand whether or not they will be better or worse off under UC to make informed decisions and choices.

Results: test 26 v1

bromford.e2adviser.co.uk/results/your_calculation_results.aspx?cid=68925272-eb6b-4a36-a954-9e6f4a84272c&adj=302&ctylauaid=00CW

Universal Credit

The table below shows how Universal Credit will affect you. It shows our estimate for the amount you get from benefits that are replaced by Universal Credit (out of work benefits, tax credits and housing benefit) with the amount we estimate you'll get under Universal Credit. The table excludes benefits like Child Benefit and Council Tax Support that will stay outside Universal Credit.

Period:	week
Current Benefits:	£336.64
Universal Credit:	£336.48

According to the details entered you will be better off under Universal Credit than under current benefits. It will also mean big changes in terms of how you receive your benefits. In particular you will get a monthly payment instead of a weekly payment.

Universal Credit normally includes help with rent, and we have included this in the estimate above. However, if you have debts or are classed as 'vulnerable' then help with housing costs may go direct to your landlord. For more information please see [housing costs and Universal Credit](#).

To find out more about how Universal Credit works please see our [Universal Credit guide](#).

How we worked out your Universal Credit

entitlement	per week	per year	notes
Universal Credit	£336.48	£17,523.60	Monthly Universal Credit will be £1,460.30.

Maximum Amount

Standard allowance:	£71.70
Child element (for 2 children):	£114.78
Additional amount for disabled child or qualifying young person:	£0.00
Limited capability for work element:	£0.00
Limited capability for work and work-related activity element:	£0.00
Carer element:	£0.00
Childcare costs element:	£0.00
Total Universal Credit Maximum Amount (excluding housing costs):	£186.48

Housing Costs

Eligible rent:	£150.00
Social housing under occupation rent restriction:	none
Housing costs contribution:	£0.00
Total housing costs element:	£150.00
Total Universal Credit Maximum Amount (including housing costs):	£336.48

Earned Income

Net earnings:	£0.00
Minimum Income Floor:	£0.00
Does Minimum Income Floor apply:	no
Work Allowance:	£60.52
Pension Contributions:	£0.00
Earned income brought to account:	£0.00
Total Income	£60.52
Unearned income:	£0.00
Less unearned income disregards:	£0.00
Earned income brought to account:	£0.00
Earned income after 65% taper:	£0.00
Total income for Universal Credit:	£0.00

Universal Credit

Maximum amount:	£336.48
Less total income for Universal Credit:	£0.00
Universal Credit award (before adjustments):	£336.48
Direct payment of housing costs to landlord:	unknown
Above benefits cap?	no
Exempt from benefits cap?	yes
Transitional protection:	unknown
Total Universal Credit Maximum Amount (after benefits cap):	£336.48

User Guide

Pension Age calculator

This part of the calculator advises customers when they will be eligible for their State Pension and treated as a pension age customer in relation to under occupancy regulations and Council Tax Support changes.

The screenshot shows a web browser window with the URL `bromford.e2adviser.co.uk/results/your_calculation_results.aspx?cid=68925272-eb6b-4a36-a954-9e6f4a84272c&adj=302&ctylauaid=00CW`. The page displays the results of a pension age calculation.

Universal Credit Summary:

- Universal Credit award (before adjustments): £336.48
- Direct payment of housing costs to landlord: unknown
- Above benefits cap? no
- Exempt from benefits cap? yes
- Transitional protection? unknown
- Total Universal Credit Maximum Amount (after benefits cap): £336.48

Pension age calculation

You can use our pension age calculator to see when you will qualify for:

- the state pension
- mean-tested pension age benefits, such as Pension Credit

Once pension ages for men and women have been equalised in 2019 these benefits will be available at the same age. Until this time different entitlements are available at different ages.

Gender?

Date Of Birth (dd/mm/yyyy)

Qualify for state pension on:

Actions:

-
-
-
-
-

Eligible benefits

✓ JSA	✗ ESA	✗ Income Support
✗ Universal Credit	✓ Housing Benefit	✓ Council Tax Support
✗ Working Tax Credit	✓ Child Tax Credit	✓ Child Benefit
✗ Pension Credit		

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Edit this calculation

This is a quick field to make either income or capital changes quickly to the calculation without going back through the whole calculator. In this example we are adding 10k capital.

Pension age calculation

You can use our pension age calculator to see when you will qualify for:

- the state pension
- mean-tested pension age benefits, such as Pension Credit

Once pension ages for men and women have been equalised in 2019 these benefits will be available at the same age. Until this time different entitlements are available at different ages.

Gender?

Date Of Birth (dd/mm/yyyy)

Qualify for state pension on:

Edit this calculation

To determine the effect of changes to income and capital, enter changes in fields below.

☒ Weekly ☐ Yearly

Before:

Capital	Income	JSA	Council Tax Benefit	Housing Benefit	Total means-tested entitlement	Total Income
£0.00	£0.00	£71.70	£17.21	£150.00	£238.91	£238.91

Enter amount of additional weekly income £

Enter amount of additional capital £

After:

Capital	Income	JSA	Council Tax Benefit	Housing Benefit	Total means-tested entitlement	Total Income
£10,000.00	£0.00	£55.70	£17.21	£150.00	£222.91	£222.91

Eligible benefits

✓ JSA	✗ ESA	✗ Income Support
✗ Universal Credit	✓ Housing Benefit	✓ Council Tax Support
✗ Working Tax Credit	✓ Child Tax Credit	✓ Child Benefit
✗ Pension Credit		

User Guide

Effects of Welfare Reform

This shows where a customer may be affected by the Welfare reforms of April 2013 e.g. under occupancy, benefit cap and also gives a brief outline of their local Council Tax Support scheme.

The screenshot shows the Bromford e2adviser website interface. At the top, there's a 'calculate' button. Below it, a table shows financial data:

Capital	Income	ISA	Council Tax Benefit	Housing Benefit	Total means tested entitlement	Total Income
£10,000.00	£0.00	£55.70	£17.21	£150.00	£222.91	£222.91

Below the table, there's a section titled 'Effect of welfare reform' with the following text:

Benefits have changed from April 2013. This page provides more information on how the different reforms may affect you.

Under occupation
According to the details entered you are not affected by new under occupation rules.

Benefits Cap
According to the details entered you are not affected by the benefits cap.

Council Tax Support
Council Tax Benefit has been replaced by a new benefit called Council Tax Support. For general information about the new scheme see our [Council Tax Support guide](#).
In Wolverhampton the Council Tax Support scheme includes a minimum payment of 8.5%.

Universal Credit
Universal Credit will replace a number of existing benefits and tax credits. In most areas it is being introduced in 2016 but from April 2013 it will affect small numbers of people in ten [Universal Credit Pilot areas](#).
Universal Credit has major implications for all working age benefit claimants. Make sure you understand the impact it will have on you by clicking on the 'How much would you get under Universal Credit' section above. For a wealth of additional information, please see our [Universal Credit guide](#).

Personal Independence Payment
If you are disabled please find out more about changes to Disability Living Allowance, which has been replaced by a new benefit. For more information see our [Personal Independence Payment guide](#).

Below the text, there are three buttons: 'Graphs', 'Print results', and 'Email results'. At the bottom, there's a section titled 'Eligible benefits' with a list of benefits and their status:

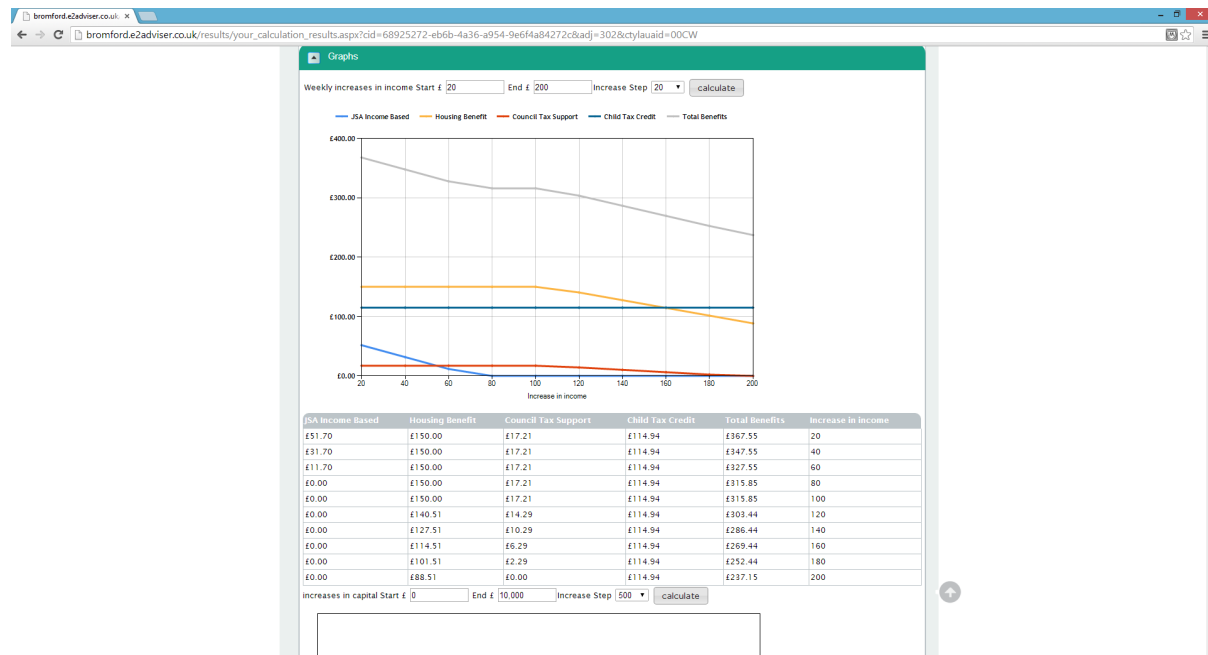
Benefit	Status
ISA	✓
Universal Credit	✗
Working Tax Credit	✗
Pension Credit	✗
ESA	✗
Housing Benefit	✓
Child Tax Credit	✓
Income Support	✗
Council Tax Support	✓
Child Benefit	✓

At the bottom of the page, there's a footer: 'Developed and maintained by entitledto. Copyright entitledto Ltd. 2014. All rights reserved. bromford v1.0.5163.23358' and a logo for 'powered by entitledto'.

Graphs

You can show stepped changes to Income and capital which the give graphs showing the overall changes to the benefits.

User Guide



The last 2 fields are Print results or email and these are to give the customer a record of the results.

The screenshot displays the 'Print results' and 'Email results' sections of the Bromford e2adviser web application. The 'Print results' section has a heading 'Print results' and a sub-heading 'You can view a full report of your entitlements and how to claim in an [easy print web page](#) or a [PDF you can download and save](#)'. The 'Email results' section has a heading 'Email results' and a sub-heading 'By entering your email address you agree to be sent one email with your benefits check results attached as an un-encrypted PDF. We won't store or share your email address with anyone else.' Below this is a form with 'Enter email' and 'Confirm email' fields, and an 'Email Results' button. At the bottom, there is a section titled 'Eligible benefits' with a table showing the status of various benefits:

Benefit	Status
JSA	✓
Universal Credit	✗
Working Tax Credit	✗
Pension Credit	✗
JSA	✗
Housing Benefit	✓
Child Tax Credit	✓
Income Support	✗
Council Tax Support	✓
Child Benefit	✓